

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kristy L. Santiago
 Debtor

Case No. 17-16727-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 7

Date Rcvd: Feb 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2020.

db	+Kristy L. Santiago, 48 Appletree Drive, Levittown, PA 19055-1257
aty	+JANET M. SPEARS, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
cr	ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	+Wilmington Trust, National Association, as Successor, c/o REBECCA ANN SOLARZ, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+Wilmington Trust, National Association, et al., c/o Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 14 2020 03:49:31 Exeter Finance LLC Department, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028	
cr	+E-mail/PDF: gecsed@recoverycorp.com Feb 14 2020 03:49:30 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.	TOTAL: 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2020 at the address(es) listed below:

CHRISTOPHER M. MCMONAGLE on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-HE cmcmmonagle@sterneisenberg.com, bkcecf@sterneisenberg.com

CHRISTOPHER M. MCMONAGLE on behalf of Creditor Wilmington Trust, National Association, et al. cmcmmonagle@sterneisenberg.com, bkcecf@sterneisenberg.com

JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com, ecfemails@phl3trustee.com

KEVIN G. MCDONALD on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee, et al. bkgroup@kmlawgroup.com

PAUL H. YOUNG on behalf of Debtor Kristy L. Santiago support@ymalaw.com, ykaecf@gmail.com, paullawyers@gmail.com, pyoung@ymalaw.com, youngpr83562@notify.bestcase.com

REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee, et al. bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-HE bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Kristy L. Santiago

Debtor

CHAPTER 13

Wilmington Trust, National Association, as
Successor Trustee to Citibank, N.A., as Trustee
for Merrill Lynch Mortgage Investors Trust,
Mortgage Loan Asset-Backed Certificates, Series
2007-HE2

NO. 17-16727 AMC

Movant

vs.

11 U.S.C. Section 362

Kristy L. Santiago

Debtor

William C. Miller, Esquire

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,119.35**, which breaks down as follows:

Post-Petition Payments:	October 2019 to January 2020 at \$1,323.87/month
Suspense Balance:	\$176.13
Total Post-Petition Arrears	\$5,119.35

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$5,119.35**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$5,119.35** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due February 1, 2020 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,323.87 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

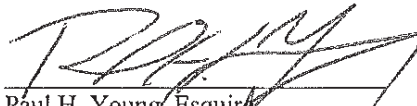
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: January 30, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: _____


Paul H. Young, Esquire
Attorney for Debtor


Date: 2-10-20


JAC William C. Miller, Esquire
Chapter 13 Trustee

No objection

Approved by the Court this _____ day of _____, 2020. However, the court retains discretion regarding entry of any further order.

Date: February 13, 2020



Bankruptcy Judge
Ashely M. Chan